

IN RE:

James Lato BRACA

Debtor(s)

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Case No.:

19-26829

Hearing Date:

Judge:

MBK

CERTIFICATION OF DEBTOR(S) IN SUPPORT OF  
COVID-19 CHAPTER 13 PLAN MODIFICATION

I[We], JAMES LATORRACA am [are ] the debtor [s] in the above-captioned Ch. 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket on 5/21/2021.

- 1) The Chapter 13 plan was originally confirmed by order entered on 10/23/2019
- 2) I was current with plan payments through 1/31/2020.
- 3) I was current with post-petition mortgage payments through MARCH 2021 on property located at 1754 INWOOD PLACE FORKED RIVER NJ 08731.

[If not applicable, skip] [if more than 1 property add additional lines]

- a) The mortgage payments referred to above are ☐ contractual payments ☒ adequate protection payments. [Check one]

- b) I am current with post-petition real estate taxes on the property located at

☒ YES ☐ NO

- c) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

- 4) If the confirmed plan includes a cram down on a mortgage, then answer the following:

- a) I am current with post-petition real estate taxes on the property located at

☒ YES ☐ NO

- b) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

5) I was current with post-petition auto payments through \_\_\_\_\_ on the following automobile(s). [If not applicable, skip]

CURRENT ON CAR PAYMENTS

6) The change in my household income previously reported on Schedule I is \$ 1200.00. My current household income is \$ 4,500.00. I have attached a current paystub or proof of the change in income to this certification. [Redact any personally identifiable information before docketing.] My current total household expenses are now \$ 3,750.00.

7) As a result of COVID-19 I have suffered a material financial hardship which has impacted me in the following way:

I MISSED 3 MONTHS WORK  
NOT GETTING PAID TO TAKE  
CARE OF MY GRANDDAUGHTER

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 4-21-21

[Signature]

Debtor Signature

Dated: 4-21-21

[Signature]

Debtor Signature